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	Filing Date		2004-03-12	
	First Named Inventor	Andrew GREENE		
	Art Unit	3691		
	Examiner Name	Hani M. KAZIMI		
	Attorney Docket Number	PICOM 23.341		

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1	Supplementary European Search Report dated March 3, 2008, from the corresponding European Application.	<input type="checkbox"/>
2	BUSINESS TASK FORCE OF NACHA'S COUNCIL FOR ELECTRONIC BILLING AND PAYMENT. "An Overview of Electronic Bill Presentment and Payment Operating Models" Electronic Bill Payment/Presentment Business Practices, April 9, 1999, pages 1-12.	<input type="checkbox"/>
3	SHARON OSBERG. " Wells Fargo: Standards-based electronic bill presentment and payment (EBPP)" November 1999, http://www.sun.com/software/solutions/sunconnect/successstories/wfb.pdf	<input type="checkbox"/>
4	TIMOTHY APPNEL. "Flash MX and the Bigger Picture: Lightweight Internet Applications" O'Reilly Web DevCenter, May 9, 2002, pages 1-3, http://www.oreillynet.com/1pt/a/2682 .	<input type="checkbox"/>

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